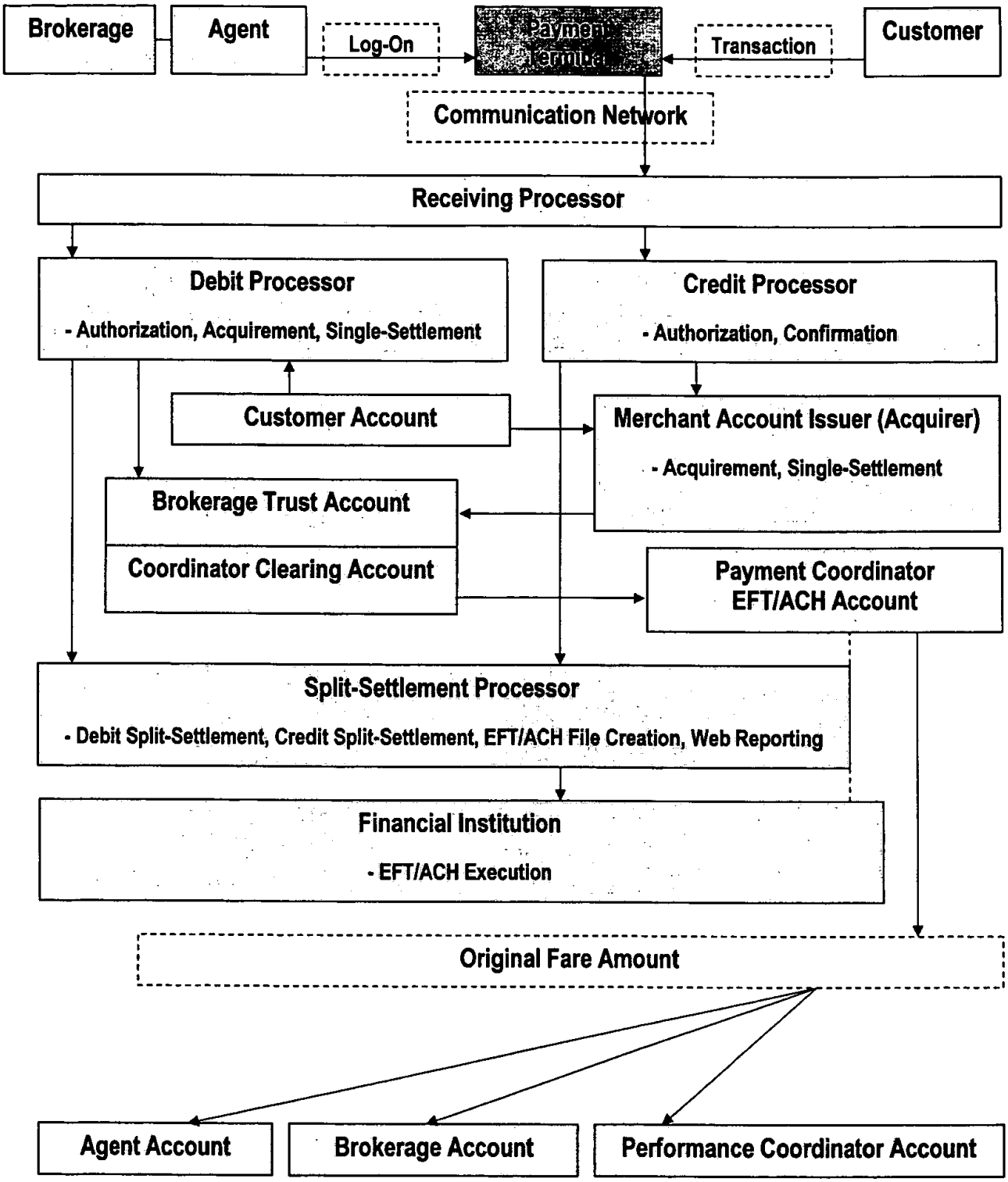
Brokerage
Agent
Log-On
Payment Terminal
Transaction
Customer
Communication Network
Receiving Processor
Debit Processor
- Authorization, Acquirement, Single-Settlement
Credit Processor
- Authorization, Confirmation
Customer Account
Merchant Account Issuer (Acquirer)
- Acquirement, Single-Settlement
Brokerage Trust Account
Coordinator Clearing Account
Payment Coordinator EFT/ACH Account
Split-Settlement Processor
- Debit Split-Settlement, Credit Split-Settlement, EFT/ACH File Creation, Web Reporting
Financial Institution
- EFT/ACH Execution
Original Fare Amount
Agent Account
Brokerage Account
Performance Coordinator Account

Figure 1